

Rodriguez, Krystal (ECY)

From: Michele Williams [MWilliams@gogus.com]
Sent: Wednesday, January 26, 2011 2:24 PM
To: Rodriguez, Krystal (ECY)
Subject: RE: Flying B #29 1611 S Canyon Rd Ellesburg WA.,

*Delaney Minnert
10775
Flying B 29
10775 10775*

It was just since the NEW owner completed a application and it was submitted by the agent in December. However to me since they keep changing agents they do not want to re-start the monitoring and they are hoping to find a agent that will not require it, however the new owner isn't aware that each agent keeps sending it to me. Now that Lynn is involved I am going to let her and the underwriter deal with this. She sent something over stating as long as the owner had a clean up plan in force we should be able to write it, however at this point they do not have a plan that I am aware of.

This is giving me a headache....

Michele Williams
Griffin Underwriting Services
In CA, DBA: Griffin Insurance Services; CA License #0G66558

Environmental Underwriter
509.466.8700 - Local/Spokane
877.922.8700 - Toll Free
425.453.8696 - Fax
mwilliams@gogus.com

*2/1/11 - Keran Wilkerson
told me during inspection
that he had collected good
samples & they had already
been sent to lab. KRC*

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From: Rodriguez, Krystal (ECY) [mailto:krod461@ECY.WA.GOV]
Sent: Wednesday, January 26, 2011 2:14 PM
To: Michele Williams
Subject: RE: Flying B #29 1611 S Canyon Rd Ellesburg WA.,

Sorry to keep bothering you but I need to understand this completely so I know how to address this problem. Based on what you've written below, it sounds like Short Stop has been opting not to do a Site Assessment or sample groundwater since early December (not since September as I was thinking).

From: Michele Williams [mailto:MWilliams@gogus.com]
Sent: Wednesday, January 26, 2011 1:29 PM
To: Rodriguez, Krystal (ECY)
Subject: RE: Flying B #29 1611 S Canyon Rd Ellesburg WA.,

That makes sense.

We have been trying to write this since the first part of December, but the insured changed agents twice because neither one was able to get coverage, due to the information we required, which was tank/line testing, SIR info and recent copy of Environmental Engineering report that provided the last 2 rounds of data from the wells.

Michele Williams

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From: Rodriguez, Krystal (ECY) [mailto:krod461@ECY.WA.GOV]

Sent: Wednesday, January 26, 2011 1:18 PM

To: Michele Williams

Subject: RE: Flying B #29 1611 S Canyon Rd Ellesburg WA.,

A previous owner, Balbir Singh, did know the site was contaminated. He is the one that had the soil and groundwater investigated in 1991. But that may have been before Colony's time.

My question, though, is how long has Short Stop known that they need to do a SA or gw sampling in order to get coverage?

From: Michele Williams [mailto:MWilliams@gogus.com]

Sent: Wednesday, January 26, 2011 1:05 PM

To: Rodriguez, Krystal (ECY)

Subject: RE: Flying B #29 1611 S Canyon Rd Ellesburg WA.,

The old owner has no idea, but the new owner is aware. The old owner may not of even known there was contamination, (they never marked it on the applications).

Michele Williams

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From: Rodriguez, Krystal (ECY) [<mailto:krod461@ECY.WA.GOV>]
Sent: Wednesday, January 26, 2011 1:01 PM
To: Michele Williams; Gooding, Lynn
Cc: Ocheltree, Jason
Subject: RE: Flying B #29 1611 S Canyon Rd Ellesburg WA.,

Just to be clear...has the insured been aware since their policy expired in September that a site assessment or groundwater monitoring is required to receive coverage?

Krystal

From: Michele Williams [<mailto:MWilliams@gogus.com>]
Sent: Wednesday, January 26, 2011 11:50 AM
To: Gooding, Lynn
Cc: Rodriguez, Krystal (ECY); 'Ocheltree, Jason'
Subject: Flying B #29 1611 S Canyon Rd Ellesburg WA.,

Hi Lynn,

I just got off the phone with Krystal of the Dept of Ecology regarding this site.

Here is what I know; we did write this account up until recently when the insured did not renew due the sale of the business; I went through all the old applications and none of them ever mentioned that the site had contamination and that is why we insured the site, (at the time we started writing this account we did not have access to the state web site to check the site out, however we do now).

The new application for the new owner indicated that the site is contaminated, so we asked for current tank/line testing and the last 2 quarterly well reports along with the engineers report. The insured was able to provide current tank/line testing however the most recent well reports we received were from 1990 and 1991, which is not acceptable to Colony. Looks like that was the last time any monitoring was done. Krystal said that this site has a 3 rating, which I am not exactly sure what that means, but I do believe that the DOE is going to ask them to re-start the clean-up process. Also I am not sure why they are still selling fuel since they do not have insurance and the prior owners insurance expired.

As you know Colony will write sites that are undergoing clean-up as long as the insured is actively cleaning up the site and can provide proof. I know the insured is frustrated, (he has now gone to 3 different agents to get coverage, with all of them coming to me) but he has yet to start the clean-up process that we are requiring.

If you have any questions regarding this please contact myself or Jason Ocheltree at Colony.

Michele Williams

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<hr

Flying B #29
12/10/89

Rodriguez, Krystal (ECY)

From: Michael Huh [huhmichael@yahoo.com]
Sent: Wednesday, January 26, 2011 10:42 AM
To: Rodriguez, Krystal (ECY)
Cc: Ben; MWilliams@gogus.com
Subject: Fw: SHORT STOP LLC aka Flying B #29

Hi, Krystal

Per your request, I am forwarding the e-mail correspondences between my agency and the General Agency, Griffin Underwriting. Michele is the underwriter at the Griffin Underwriting and she is communicating with the main underwriter at the insurance company, Colony Insurance. Today, they came back with the e-mail that they can not offer a quote yet unless we have more recent clean up info. If you need to, Michele William is the one to contact.

Thank you.

Sincerely,

Michael Huh

Michael Huh Insurance Agency, Inc.

----- Forwarded Message -----

From: Michael Huh Insurance <syun.huhin01@insuremail.net>
To: huhmichael@yahoo.com
Sent: Wed, January 26, 2011 10:10:12 AM
Subject: FW: SHORT STOP LLC aka Flying B #29

From: Michele Williams [mailto:MWilliams@gogus.com]
Sent: Wednesday, January 26, 2011 7:51 AM
To: 'syun.huhin01@insuremail.net'
Subject: FW: SHORT STOP LLC aka Flying B #29

Hi Michael,

Please see the note from the underwriter below, the information that you sent over was from 1990 and 1991. Unfortunately we can not do anything at this point until we get current info. Yes we rec'd tank and line testing for the tanks, however we need to know that status of the contaminated soil.

Michele Williams

Griffin Underwriting Services

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From: Ocheltree, Jason S
Sent: Wednesday, January 26, 2011 6:01 AM
To: Michele Williams
Subject: RE: SHORT STOP LLC aka Flying B #29

Thanks Michele,

However, the information provided is from 1990 and 1991; unfortunately, we'll need more current information in order to determine our ability to release terms for this location.

Let me know if you have any questions.

Thank you,

Jason Ocheltree, CPCU, ASLI, ARM, AIS
Senior Underwriter

Colony Specialty
8720 Stony Point Parkway, Suite 300
Richmond, VA 23235

From: Michele Williams [mailto:MWilliams@gogus.com]
Sent: Tuesday, January 25, 2011 11:35 AM
To: Ocheltree, Jason
Subject: FW: SHORT STOP LLC aka Flying B #29

Hi Jason,

Here is more info in hopes to get the approval to write this account. We sent it over under Flying B #29 early in December 2010.

Please review the attached and let me know if this is enough information, along with all the other documents we have sent to release a quote on this one.

Michele Williams

Griffin Underwriting Services

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From: Craig Person
Sent: Tuesday, January 25, 2011 8:19 AM
To: Michele Williams
Subject: FW: SHORT STOP LLC

Craig Person
Griffin Underwriting Services
Environmental Underwriting Asst.
509.466.8700 - Local
877.922.8700 - Phone
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cperson@gogus.com

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From: Michael Huh [mailto:huhmichael@yahoo.com]
Sent: Monday, January 24, 2011 8:04 PM
To: Craig Person
Cc: SYUN.HUHN01@INSUREMAIL.NET
Subject: SHORT STOP LLC

HI, CRAIG

PER OUR PHONE CONVERSATION ABOUT THIS PROSPECT, ATTACHED ARE THE APPLICATIONS AND E-MAIL CORRESPONDENCES WITH ATTACHEMENTS RECEIVED FROM KRYSTAL AT DEPT OF ECOLOGY. PLEASE REVIEW AND GIVE ME A QUOTE. THANK YOU.

MICHAEL HUH

MICHAEL HUH INSURANCE AGENCY, INC.

P.S. FIRST 4 ATTACHMENTS ARE FROM KRYSTAL(DEPT OF ECO.)
5TH ONE IS THE APPLICATION.

----- Forwarded Message -----

From: "Rodriguez, Krystal (ECY)" <krod461@ECY.WA.GOV>
To: Michael Huh <huhmichael@yahoo.com>
Sent: Fri, January 21, 2011 9:10:32 AM
Subject: RE: request for information

Good morning, Michael. Per your request, attached is a copy of the Soil and Groundwater Investigation Report. I have scanned the entire document, which resulted in four PDF files. The core of the report is found in the file simply called "flying b29 investigation report". You may also be interested in printing Figure 1, which was omitted from the scan of the report because it was too large to easily scan with the other pages.

Please let me know if you need any additional information.

Krystal

From: Michael Huh [mailto:huhmichael@yahoo.com]
Sent: Thursday, January 20, 2011 3:58 PM
To: Rodriguez, Krystal (ECY)
Cc: bflyingb27@yahoo.com
Subject: Re: request for information

Hello, Krystal,

Thank you so much for taking time to speak with me this afternoon too. I appreciaed that. Per our conversation, my agency needs a copy of "Soil and Groundwater Investigation Report" to forward to Colony Pollution Liability Insurance Co., so that they can determine if they will be able to issue a quote on the mentioned site. You certainly gave us a starting point because we didn't know where to start or begin with.

Thank you very much.

Sincerely,

Michael Huh

Michael Huh Insurance Agency, Inc.
1275 12th Ave. NW Ste.#3
Issaquah, Wa 98027
Tel: 425-427-8184
Fax: 425-427-0821
Cell: 253-632-0527

From: "Rodriguez, Krystal (ECY)" <krod461@ECY.WA.GOV>
To: huhmichael@yahoo.com
Sent: Thu, January 20, 2011 2:17:12 PM
Subject: request for information

Hello Michael,

Thank you for speaking with me today about the problems associated with the Flying B insurance policy. You requested a copy of an environmental consultant's report for monitoring well installation and sampling work completed at this site. Before I can send you a copy, I'll need you to submit a formal request. This can be in the form of an email. The report you would like a copy of is titled Soil and Groundwater Investigation Report.

Sincerely,
Krystal

Krystal Rodriguez | UST/Toxics Cleanup Program | Department of Ecology | 509.454.7290
15 W Yakima Ave., Suite 200, Yakima, WA 98902 | fax: 509-575-2809 | cell: 509.388.4792



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